

Certificate Authentication Code: 7592127

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MGIC

CERTIFICATE OF ACHIEVEMENT

This certifies that
JOHN SMITH

has successfully completed
MGIC's Buyers Ed

Online Homebuyer Education Program

Participants receiving this certificate have demonstrated a satisfactory knowledge of the home-buying process, including:

- √ credit awareness
- √ budget management
- √ the mortgage loan process
- √ maintaining homeownership

This certification fulfills homebuyer education requirements designated under special programs offered by various mortgage lenders and investors. This certificate fulfills homebuyer education requirements for programs being offered by:

SMART LENDING CO.

Present this certificate at loan application

Borrower Authorization for Counseling

If I fail to make any mortgage payment as agreed, I understand that the servicer of my mortgage loan may refer me to a third-party counseling organization or a mortgage insurer that will advise me about finding ways to meet my mortgage obligation. I hereby authorize the servicer to release certain information related to the servicer's own experience with me to such third-party counseling organization or mortgage insurer and request that the counseling party contact me.

I further hereby authorize the third-party counseling organization or mortgage insurer to make a recommendation about appropriate action to take with regard to my mortgage loan, which recommendation may assist the servicer in determining whether to restructure my loan or to offer other extraordinary services that could preserve my long-term homeownership.

(Participant Signature)

